

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Case No. 23-21916-JCM

**Marvin Arturo Galeas
Amber Anne Galeas**

Chapter 13

Debtor(s).

Related to Doc Nos. 70 & 80

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: the Trustee
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated November 26, 2024

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$ _____ to \$ _____ per _____, effective _____; and/or the Plan term shall be changed from _____ months to _____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The claim of Carvana (Claim #5) shall govern as to amount at modified plan terms with payments determined by the Trustee to pay in full. No further payments shall be made to Community Bank (Claim #28) as the collateral vehicle is deemed totaled. All prior payments are proper and ratified.


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 30th day of January, 2025

Dated: January 30, 2025



dak

John C. Melaragno, Judge
United States Bankruptcy Court

SIGNED
1/30/25 4:18 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Stipulated by:

/s/ Andrew K. Pratt
Andrew K. Pratt (PA I.D. #328784)
Counsel to Debtor
Calaiairo Valencik
555 Grant Street, Suite 300
Pittsburgh, PA 15219
412-232-0930
apratt@c-vlaw.com

Stipulated by:

/s/ Katherine DeSimone
Katherine DeSimone (PA I.D. #42575)
Counsel to Chapter 13 Trustee
Office of the Chapter 13 Trustee
U.S. Steel Tower – Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566
kdesimone@chapter13trusteewdpa.com

cc: All Parties in Interest to be served by Clerk

In re:
Marvin Arturo Galeas
Amber Anne Galeas
Debtors

Case No. 23-21916-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 30, 2025

User: auto
Form ID: pdf900

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2025:

Recip ID	Recipient Name and Address
db	+ Marvin Arturo Galeas, 3083 Countryside Drive, Allison Park, PA 15101-3933
jdb	+ Amber Anne Galeas, 3083 Countryside Drive, Allison Park, PA 15101-3933
cr	+ American Builders & Contractors Supply Co., Inc. d, Law Offices of Scott H. Bernstein LLC, 101 Eisenhower Parkway, Suite #300, Roseland, NJ 07068-1054
sp	+ David J. Shrager, 617 Frick Building, 437 Grant Street, Pittsburgh, PA 15219-6002
cr	+ Township of Shaler, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219 UNITED STATES 15219-1753
15635935	+ Allegheny County, John K. Weinstein, County Treasurer, Romm 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2400
15635936	+ American Builders & Contractors Supply, 1 ABC Parkway, Beloit, WI 53511-4466
15645868	+ American Builders & Contractors Supply Co., Inc., c/o Scott H. Bernstein, Esq., 101 Eisenhower Parkway, Suite 300, Roseland, New Jersey 07068-1054
15684511	+ Beacon Sales Acquisition, 245 Main Street, Suite 100, Dickson City, PA 18519-1641
15635943	Commonwealth of PA, Department of Revenue, Bureau of Compliance, Department 280946, Harrisburg, PA 17128-0432
15635942	Commonwealth of PA, Department of Revenue, Bureau of Compliance, Department 280948, Harrisburg, PA 17128-0432
15635947	+ Forward Financing LLC, 53 State Street, 20th Floor, Boston, MA 02109-2820
15643502	Liberty Roofing Centers, Inc, P.O. Box 735633, Chicago, IL 60673-5633
15635950	+ Marvesta Remodeling LLC, 5465 William Flynn Highway, Gibsonia, PA 15044-9696
15635951	+ Marvesta Remodeling, LLC, 5465 William Flynn Hwy, Gibsonia, PA 15044-9696
15635952	+ Marvesta Remodeling, LLC, 3083 Countryside Drive, Allison Park, PA 15101-3933
15635955	+ Nicholas D. Krawec, Esq., Bernstien-Burkley, PC, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15635957	+ Richard W. Keifer, III, Keifer Law Firm, LLC, 311 Market Street, Kingston, PA 18704-5428
15678533	+ SILVER CREST EQUESTRIAN CENTER, 332 OVERBROOK ROAD, VALENCIA, PA 16059, VALENCIA, PA 16059-3618
15635960	+ SRS Distribution, Inc., 5900 South Lake Forest Drive, Suite 400, McKinney, TX 75070-2196
15635959	+ Shaler Townhip, 300 Wetzel Road, Glenshaw, PA 15116-2288
15635961	+ Susan Verbonitz, Esq., Weir & Partners LLP, The Weidner Building, Suite 500, 1339 Chestnut Street, Philadelphia, PA 19107-3519
15652250	+ Township of Shaler, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 31 2025 00:04:15	Bridgecrest Acceptance Corporation, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 30 2025 23:52:05	Bridgecrest Credit Company, LLC as Servicer for Ca, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Jan 30 2025 23:50:00	County of Allegheny, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 30 2025 23:50:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753

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15635937	+ Email/Text: bankruptcy@afm-usa.com	Jan 30 2025 23:51:00	American Financial Man, 3715 Ventura Dr, Arlington Heights, IL 60004-7678
15657658	Email/PDF: bncnotices@becket-lee.com	Jan 30 2025 23:52:04	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15635938	+ Email/Text: rm-bknotices@bridgecrest.com	Jan 30 2025 23:51:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15635939	Email/Text: caineweiner@ebn.phinsolutions.com	Jan 30 2025 23:50:43	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd 4th Floor, Sherman Oaks, CA 91411
15635944	Email/Text: rnewton@communitybank.tv	Jan 30 2025 23:50:00	Community Bank, Po Box 357, Carmichaels, PA 15320
15635940	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2025 23:51:29	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15648336	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 31 2025 00:04:31	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15640296	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 30 2025 23:51:43	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138
15653582	+ Email/Text: bankruptcy@cavps.com	Jan 30 2025 23:51:00	Cavalry SPV II, LLC, PO Box 4252, Greenwich, CT 06831-0405
15661599	+ Email/Text: rnewton@communitybank.tv	Jan 30 2025 23:50:00	Community Bank, 2111 N. Franklin Drive, Suite 200, Washington, PA 15301-5893
15652197	+ Email/Text: ebnjts@grblaw.com	Jan 30 2025 23:50:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15635945	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 30 2025 23:51:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15638808	Email/Text: mrdiscen@discover.com	Jan 30 2025 23:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15635946	+ Email/Text: mrdiscen@discover.com	Jan 30 2025 23:50:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15658361	+ Email/Text: jdryer@bernsteinlaw.com	Jan 30 2025 23:50:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15635948	+ Email/Text: bankruptcy@huntington.com	Jan 30 2025 23:50:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15635949	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 30 2025 23:50:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 21126, Philadelphia, PA 19114-0326
15635941	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 31 2025 00:02:28	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15642891	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 30 2025 23:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15651635	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2025 23:50:00	Midland Credit Management, P.O. Box 2037, Warren, MI 48090-2037
15635953	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2025 23:50:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15635954	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 30 2025 23:50:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15648207	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2025 23:50:00	PNC Bank, NA., 3232 Newmark Drive, Miamisburg, OH 45342
15635956	Email/Text: Bankruptcy.Notices@pnc.com		

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User: auto

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		Jan 30 2025 23:50:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
15636707	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2025 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15640343	+ Email/Text: ebnpeoples@grblaw.com	Jan 30 2025 23:50:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15635958	^ MEBN	Jan 30 2025 23:41:01	Shaler Area School District, c/o Michael C. Mazack, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
15636600	+ Email/Text: bankruptcy@huntington.com	Jan 30 2025 23:50:00	The Huntington National Bank, P O Box 89424, OPC856, Cleveland OH 44101-6424
15641563	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 30 2025 23:50:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15645162	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 30 2025 23:50:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
15657526	Email/Text: BNCnotices@dcmsservices.com	Jan 30 2025 23:50:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15657809	Email/Text: BNCnotices@dcmsservices.com	Jan 30 2025 23:50:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Cavalry SPV II, LLC, PO Box 4252, Greenwich, CT 06831-0405
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2025 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Joint Debtor Amber Anne Galeas apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Pratt.Andre

District/off: 0315-2

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wR141044@notify.bestcase.com;asmith@c-vlaw.com

Andrew Kevin Pratt

on behalf of Debtor Marvin Arturo Galeas apratt@c-vlaw.com
kmosur@c-vlaw.com;ssimmons@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Pratt.Andre
wR141044@notify.bestcase.com;asmith@c-vlaw.com

Denise Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Jeffrey R. Hunt

on behalf of Creditor Township of Shaler jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Maribeth Thomas

on behalf of Creditor Bridgecrest Credit Company LLC as Servicer for Carvana, LLC mthomas@tuckerlaw.com,
maribeth.thomas@gmail.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Scott Howard Bernstein

on behalf of Creditor American Builders & Contractors Supply Co. Inc. d/b/a ABC Supply Co., Inc. scott@scottbernsteinlaw.com

TOTAL: 11